



Order Filed on October 15, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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In Re:

CARL POWELL  
MICHELLE FINNEY-POWELL,  
DEBTORS

Case No.: 18-28018 (VFP)

Chapter: 13

Judge: Vincent F. Papalia

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: October 15, 2019**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 7/10/19 :

Property: 717 Watchung Avenue, Plainfield, NJ

Creditor: Select Portfolio Servicing

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by DEBTORS,  
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 01/07/2020 .

The Loss Mitigation Period is terminated, effective \_\_\_\_\_ .

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carl A Powell, Sr  
 Michelle A. Finney-Powell  
 Debtors

Case No. 18-28018-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Oct 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2019.

db/jdb +Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Avenue,  
 Plainfield, NJ 07060-2696

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Fred Hoensch on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa fred.hoensch@piblaw.com

Herbert B. Raymond on behalf of Joint Debtor Michelle A. Finney-Powell herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail5789@gmail.com

Herbert B. Raymond on behalf of Debtor Carl A Powell, Sr herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail5789@gmail.com

Jill Manzo on behalf of Creditor FAY SERVICING, LLC, as servicer for U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@feinsuch.com

Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Laura M. Egerman on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg magecf@magtrustee.com

Marissa Edwards on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa marissa.edwards@piblaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11